

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
 RYAN J YOUNG
 LATONYA YOUNG

CASE NO. 08 B 09687

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor
 SSN XXX-XX-1366 SSN XXX-XX-1036

 TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following
 Final Report and Account of the administration of the estate pursuant to
 11 USC 1302(b)(1).

1. The case was filed on 04/19/08 .
2. The case was dismissed without confirmation, 08/01/2008.
3. The Debtor paid a total of \$ 4515.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
HOME LOAN SERVICES INC	CURRENT MORTG	.00	.00	.00
HOME LOAN SERVICES INC	MORTGAGE ARRE NOT FILED		.00	.00
NATIONAL CITY MORTGAGE	SECURED	.00	.00	.00
NATIONAL CITY MORTGAGE	MORTGAGE ARRE NOT FILED		.00	.00
DRIVE FINANCIAL SERVICES	SECURED VEHIC	.00	.00	300.00
AMERICREDIT FINANCIAL	UNSECURED	NOT FILED	.00	.00
ARROW FINANCIAL SERVICES	UNSECURED	NOT FILED	.00	.00
BUR COL RECO	UNSECURED	NOT FILED	.00	.00
BYL AGENCY LTD	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE BANK	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE BANK	UNSECURED	NOT FILED	.00	.00
CERTEGY CHECK SRV	UNSECURED	NOT FILED	.00	.00
ECMC	UNSECURED	NOT FILED	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00
ISM EDUCATIONS LOANS INC	UNSECURED	NOT FILED	.00	.00
ISM EDUCATIONS LOANS INC	UNSECURED	NOT FILED	.00	.00
NICOR GAS	UNSECURED	NOT FILED	.00	.00
REVENUE CYCL	UNSECURED	NOT FILED	.00	.00
SALLIE MAE GUARANTEE SER	UNSECURED	NOT FILED	.00	.00
UNITED CONSUMER FINANCIA	UNSECURED	NOT FILED	.00	.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
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UNIVERSITY OF PHOENIX	UNSECURED	NOT FILED	.00	.00
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Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	.00	.00	.00	.00	.00
PRINCIPAL PAID	300.00	.00	.00	.00	300.00

		of 2			
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	300.00	.00	.00	.00	300.00
The Debtor's attorney, ROBERT J SEMRAD & ASSOC , was allowed \$					3500.00
and was paid \$ 16.00 direct and \$ 2737.95 through the plan.					

The Trustee received \$ 187.05 .

Refunds to the Debtor totaled \$ 1290.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 11/13/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE